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U.S. Dept. of the Treasury

Liberty and happiness

Washington

1919

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LIBERTY *and* HAPPINESS

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" . . . *to secure these rights, Governments are instituted among Men*"

—The Declaration of Independence

LIBERTY
and
HAPPINESS

" . . . to secure these Rights, Governments are instituted among Men"

—The Declaration of Independence

PUBLISHED BY THE SAVINGS DIVISION
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Liberty and Happiness.

It Can Be Done.

EVERY man and every family should have, and can have, two incomes; one from the immediate returns of mental and physical efforts, and one from investments.

There is no other protection against calamity, and no other assurance of personal freedom and prosperity.

Consider this fact:

The United States Government will pay out this year to the American people more than $806,000,000 in interest on Liberty bonds.

This is one year's cash return on thrift to more than 20,000,000 people who have used their incomes wisely for the last two years. Without any further effort on their part, and without reducing their capital, they will receive another tremendous dividend next year, and the year after that, and so on during the life of the bonds.

They have added to their incomes more than three-quarters of a billion dollars annually in interest alone, and it took them just two years to do it.

That we shall abandon what we have thus gained in the elimination of waste and from the intelligent use of our resources, is unthinkable. That the hundreds of millions of dollars now being paid in interest annually to investors by the Government shall become billions of dollars, insuring to every citizen economic independence, freedom of decision and of action, and capital for his own

advancement is so entirely practicable that the full support of the Government is pledged to this project.

The Savage Gets Along Somehow.

A savage makes his income meet his expenses. The desire to do more than that is a test of civilization. Civilized man seeks, beside immediate food, clothing, and shelter, resources sufficient to protect himself and his family from sudden adversity, to establish his home, to maintain his personal independence and advancement, to educate his children, and to maintain his old age in comfort. He also seeks to share in the various phases and responsibilities of the Government of which he is a part.

The Government of the United States provides the means to realize these ambitions. It issues, and has on sale in every community, a sound security, in convenient denominations, bearing high interest. It presents a thoroughly practicable method of purchasing these or other securities and thus obtaining the advantages of profitable investment and reinvestment. Through its cooperation with existing organizations and agencies seeking the welfare of their members, it seeks to promote and establish the national and enduring practice of thrift.

The Best Government Security, and—

The investment security is the best ever offered by the Government. It is the Savings Stamp, issued in denominations of $5, $100, and $1,000, and bears interest at the high rate of 4 per cent compounded quarterly. The demand for it by large investors has necessitated a limit of $1,000 on individual purchases. It is absolutely safe, because the entire resources of the National Government are behind it.

The Government discounts the interest in advance, and the purchaser keeps it. Should he desire to convert his investment into cash, he may do so on 10 days' notice, receiving his original investment and, in addition, accrued monthly interest up to and including the month in which he cashes his security. Thus, a Savings Stamp with face value of $5 cost the purchaser, if bought in January, only $4.12, but is redeemable on January 1, 1924, for full $5. The cost and the redemption value increase 1 cent per month for each succeeding month in the year.

By investing in such securities the French nation paid, in five years, a national debt of $1,000,000,000 which was imposed at the end of the Franco-Prussian War in the belief that it would shackle them for a generation. The United States Government, in issuing Savings Stamps, seeks for its people a personal advantage proportionately great. For those who wish to invest their savings in still more moderate amounts, the Thrift Stamp is provided, at 25 cents. It is convertible, in appropriate numbers, into interest-bearing Savings Stamps.

—Getting What You Want.

A man gets what he wants most. The Government's annual payment of more than three-quarters of a billion dollars in Liberty-bond interest, for example, constitutes income without work for millions of men and women who, under stress of war, desired, above other considerations, to provide money for the use of the Government.

The same rigidity of purpose, in time of peace, will bring the same results. Its benefits in prosperity, happiness, and advancement will accrue to

every man and woman who wants these benefits more than other things, and to their children. There are four essentials:

1. To put aside, before spending at all, some part of every income, for future use. This can be done by those who sufficiently desire to do it.
2. To invest what is saved in a sound security which pays good interest.
3. To get full value in every expenditure.
4. To use what is bought with as much care as though it were money itself.

This is all there is to thrift; all there is to financial security; all there is to the prosperity and happiness which comes from it. Every man and woman and child who does these four things follows the sure road to success. There is no one who can not follow it, except when incapacitated or lacking all income. It is therefore advocated by the Government, and in all of its benefits the Government will share.

Governmental Agencies for Prosperity.

The Savings Division of the Treasury Department, the 12 Government savings directors in the 12 Federal Reserve districts, and local savings directors everywhere are the governmental agencies in the fulfillment of this project. Their aid and cooperation is extended to every individual, and through the larger national groups which are devoted to the interests of their members and of the Nation. These include:

Agricultural organizations.
Churches.
Commercial and professional bodies.
Fraternal societies.
Labor.
Schools.
Women's organizations.

To all of these, as well as to the individual citizen, the National Government offers not only its best investment security and the way to obtain it but its full facilities whereby the practice of thrift may be established, to the tremendous advancement of this generation and the inestimable advantage of those that are to come.

The National Government in extending its cooperation to these great agencies does so with the purpose that its agents for thrift shall include every man, woman, and child in the United States. The call to the colors is sounded not less by the bugles of the common good than by the drums of self-interest. The advantage within our reach is for each and for the Nation.

Together, the people of the Nation were an irresistible force for international idealism throughout the greatest conflict in the history of the world. Together, they will be an irresistible force for national altruism and individual advancement.

Americans forgot self-interest for the victory of arms. The national campaign for thrift seeks, through self-interest, a Nation of citizens devoid of fear of their future in peace as they were fearless of the hostile forces of war, benefiting others by benefiting themselves and their children and maintaining a Nation wholly free.

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